

# CHILD CARE & NURSERY SCHOOL PRODUCT



**As a Child Care Provider, do you have the right coverage?**

- **General Liability that includes Mental Anguish or Emotional Distress**
- **Coverage for Child Molestation and Abuse**
- **Defense cost coverage outside the limits of liability**
- **Defense Cost Reimbursement coverage for alleged acts of molestation or abuse against you personally as the owner**
- **Medical Payments coverage for children under your care**

<b>Coverage Features</b>	<b>Our Plan</b>	<b>Your Current Policy</b>
General Liability that expands the definition of Bodily Injury to Include Mental Anguish or Emotional Distress with no deductible	Yes	???????????
Child Molestation and Abuse coverage up to \$1,000,000 with No Deductible available	Yes	???????????
Defense Costs available outside the limit for Child Molestation and Abuse coverage available	Yes	???????????
Employees including Directors, Assistant Directors may be included As Insureds under Child Molestation or Abuse Coverage available	Yes	???????????
Professional Liability at NO additional charge	Yes	???????????
Defense Cost Reimbursement Coverage for alleged acts of Molestation or abuse against the facility owner available	Yes	???????????
Hired and Non-Owned Automobile coverage available	Yes	???????????
\$5000 Medical Payment coverage at NO charge	Yes	???????????
Coverage available for risks with children with Special Needs—"Drop In" Exposures or "Drop In" Centers	Yes	???????????
Coverage for Extended Hour Commercial Child Care Facilities	Yes	???????????
Value Plus Endorsement is available on accounts eligible for Special Form offering 14 valuable coverage enhancements: including Water Back-up, Money & Securities, Employee Dishonesty, Signs, Transit And More.	Yes	???????????
Special Form and Replacement Cost available; No Classification Limitation or Designated Premises Endorsement	Yes	???????????

**CALL ME TODAY SO WE MAY DISCUSS YOUR UNIQUE SITUATION.**

*Ask for Angela--1-800-783-6297*

# A COMPREHENSIVE PRODUCT FOR BOTH COMMERCIAL AND RESIDENTIAL CHILD CARE FACILITIES



**\*\**BROADEST COVERAGE*\*\***  
**\*\**PRICED TO SELL*\*\***

## **POLICY FEATURES MAY INCLUDE:**

- **Professional Liability at No additional charge**
- **Child Molestation or Abuse limits up to the general liability limit with no liability deductible (Commercial)**
- **\$5,000 of Medical Payments coverage at No charge**
- **Defense Cost Reimbursement Coverage for filed child molestation and/or abuse allegations against the facility owner**
- **Employees including directors and assistant directors as insured under child molestation and/or abuse coverage (commercial)**
- **Non-Owned and Hired Auto Coverage**
- **Coverage for facilities that care for children with special needs or “drop in” Centers**
- **Coverage for facilities with pets and field trips**
- **Coverage for extended hour and overnight commercial Child Care facilities**
- **Value Plus Endorsement is available on accounts eligible for special form offering 14 optional coverages for one low flat charge including: signs, money & securities, employee dishonesty, accounts receivable coverage and much more.**
- **Special form and replacement cost coverage**
- **Equipment breakdown coverage**

**MULLEN INSURANCE AGENCY, INC**  
**1-800-783-6297 OR 972-681-6297**